

lection, and contains a waiver of presentment, protest and notice of dishonor, and a waiver of the benefit of any exemptions under the Homestead Exemption laws, and is identified by the signature of the second party in the margin, and also provides that the sums due thereunder, except the final installment, shall be paid as and when due to The Industrial Bank of Richmond in exchange for its receipt and certificate that a proper credit has been placed on the note by its holder and without any exhibit of said note.

and numbered respectively "Principal Note No. 1" to "Principal Note No. ...."

AND WHEREAS, the Mortgagor and Mortgagee do hereby agree that the above debt shall bear interest before maturity at the rate of ..... per centum per annum, as is evidenced by like notes in the amounts and to become due as follows: